

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VIRGINIA HELEN SIMMS

Debtor(s)

Case No. 16-00313

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2016.
- 2) The plan was confirmed on 03/24/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/21/2016, 01/22/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/25/2018.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,055.00
Less amount refunded to debtor \$299.37

NET RECEIPTS: \$12,755.63

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,910.00
Court Costs \$0.00
Trustee Expenses & Compensation \$559.96
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,469.96

Attorney fees paid and disclosed by debtor: \$90.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	400.00	300.00	0.00	0.00	0.00
ALLEGRO	Unsecured	3,900.00	4,132.17	4,132.17	450.05	0.00
BANK OF AMERICA NA	Unsecured	NA	395.42	395.42	46.90	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	10,962.97	10,962.97	1,442.68	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	6,486.00	7,605.00	7,605.00	1,000.78	0.00
CAPITAL ONE BANK USA	Unsecured	883.00	937.83	937.83	117.29	0.00
CASTLEPAYDAY.COM	Unsecured	600.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	1,964.00	1,250.89	1,250.89	156.44	0.00
CERASTES LLC	Unsecured	NA	2,054.66	2,054.66	263.60	0.00
CHI-TOWN FURNITURE INC	Unsecured	900.00	NA	NA	0.00	0.00
CHI-TOWN FURNITURE INC	Secured	900.00	NA	900.00	827.09	9.73
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	700.00	2,264.00	2,264.00	290.46	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	1,920.00	NA	NA	0.00	0.00
EQUIFAX	Unsecured	0.00	NA	NA	0.00	0.00
Experian Information Solutions, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	1,119.00	1,129.29	1,129.29	133.94	0.00
GREAT AMERICAN FINANCE	Unsecured	NA	1,129.29	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,864.00	1,864.00	1,864.00	239.14	0.00
ILLINOIS CASH ADVANCE	Unsecured	795.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,344.00	1,384.41	1,384.41	1,384.41	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	12.78	12.78	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	18,800.00	21,807.66	929.69	929.69	21.57
JPMORGAN CHASE BANK NA	Secured	2,725.00	21,807.66	21,807.66	0.00	0.00
MIDLAND FUNDING	Unsecured	1,525.00	1,500.90	1,500.90	187.71	0.00
MIDLAND FUNDING	Unsecured	381.00	401.94	401.94	47.67	0.00
MOREQUITY	Unsecured	0.00	NA	NA	0.00	0.00
NORDSTROM	Unsecured	507.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	515.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	306.00	507.61	507.61	66.80	0.00
QUANTUM3 GROUP LLC	Unsecured	135.00	197.55	197.55	15.77	0.00
SYNCHRONY BANK	Unsecured	1,453.00	1,525.20	1,525.20	190.74	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TEMPOE LLC	Unsecured	NA	935.00	935.00	110.89	0.00
TRANS UNION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	67,239.00	68,520.54	68,520.54	0.00	0.00
US EMPLOYEES CREDIT UNION	Unsecured	NA	814.10	814.10	104.44	0.00
US EMPLOYEES CREDIT UNION	Secured	2,945.00	NA	NA	0.00	0.00
VERIPRO SOLUTIONS INC	Secured	100,000.00	123,436.10	0.00	0.00	0.00
VERIPRO SOLUTIONS INC	Secured	NA	3,758.05	90.66	90.66	0.00
VERIPRO SOLUTIONS INC	Unsecured	24,342.00	NA	NA	0.00	0.00
ZINGO CASH	Unsecured	1,000.00	1,257.18	1,257.18	157.22	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$90.66	\$90.66	\$0.00
Debt Secured by Vehicle	\$929.69	\$929.69	\$21.57
All Other Secured	\$22,707.66	\$827.09	\$9.73
TOTAL SECURED:	\$23,728.01	\$1,847.44	\$31.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,384.41	\$1,384.41	\$0.00
TOTAL PRIORITY:	\$1,384.41	\$1,384.41	\$0.00
GENERAL UNSECURED PAYMENTS:	\$108,269.03	\$5,022.52	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,469.96</u>
Disbursements to Creditors	<u>\$8,285.67</u>
TOTAL DISBURSEMENTS :	<u>\$12,755.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.